This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (presently amended) A process for payment of a selected amount by a payer with a payment card having a multiplicity of series of 10 boxes numbered from 0 to 9, associated with a monetary value, each of said boxes being covered before use by a masking device which masks a unique code comprising:

selecting a monetary amount for the payment card;

removing selected portions of the masking device by selecting a number of units in corresponding boxes to enable the selected monetary amount; and

communicating codes corresponding to the boxes whose masking device has been removed by the payer to a transaction receiving center for monetary payment verification.

Claim 2 (original) The process according to Claim 1, wherein the card further comprises a zone having a series of numbered boxes for designation of a number of uncovered payment boxes.

Claim 3 (original) The process according to Claim 1, wherein the payment card has a unique identification number.

Claim 4 (original) The process according to Claim 1, wherein payment is implemented by communication of codes corresponding to boxes whose masking device were removed by the payer and a personal identification number of the payer.

Claim 5 (original) The process according to Claim 1, wherein the payment card has a series of boxes for designation of the type of currency of payment.

Claim 6 (original) Means for payment of an amount which can be personalized comprising a card having a multiplicity of series of 10 boxes numbered from 0 to 9, said series corresponding to base units, tens, hundreds, thousands, tens of thousands, tenths and hundredths.

Claim 7 (presently amended) A secure payment card comprising:

a support having a multiplicity of a series of 10 boxes numbered from 0 to 9, said series corresponding to base units and multiples thereof of an undefined payment value, and each of said boxes having a unique code; and

a mask which hides the unique codes, at least selected portions of the mask corresponding, to selected boxes being removable to reveal a unique code corresponding to each box such that when selected portions of the mask are removed by a user to represent anya selected numerical payment value, a third party, in possession of corresponding verification codes for the unique codes of the selected boxes, can verify the selected payment value.

Claim 8 (original) The secure payment card according to Claim 7, further comprising group of boxes corresponding to each of said series of boxes.

Claim 9 (original) The secure payment card according to Claim 7, wherein the unique codes are three character alphanumeric codes.

Claim 10 (original) The secure payment card according to Claim 7, wherein the multiples are selected from the group consisting of hundredths, tenths, tens, hundreds, thousands and tens of thousands.

Claim 11 (presently amended) A secure payment system comprising:

a secure payment card comprising: a support having a multiplicity of a series of 10 boxes numbered from 0 to 9, said series corresponding to base units and multiples thereof of an undefined payment value, and each of said boxes having a unique code; and a mask which hides the codes, at least selected portions of the mask corresponding to selected boxes being removable to reveal a unique code corresponding to each box such that when selected portions of the mask are removed by a user to represent anya selected numerical payment value, a third party, in possession of corresponding verification codes for the unique codes of the selected boxes, can verify the selected payment value; and

a transaction center containing said verification codes which verifies the authenticity and coherence of the selected payment value.

Claim 12 (original) The secure payment system according to Claim 11, wherein the transaction center debits payments for a user of the card.

Claim 13 (original) The secure payment system according to Claim 11, wherein the transaction center communicates with a merchant to verify a successful payment.